THIS INSTRUMENT PREPARED BY:

TRUST DEED RELEASE

WHEREAS, BY THE HEREINAFTER DESCRIBED TRUST DEED_, HERETOFORE RECORDED IN THE REGISTER'S OFFICE OF THE HEREINAFTER CERTAIN REAL PROPERTY WAS CONVEYED BY THE HEREINAFTER NAMED GRANTOR , TO ROGER STONE 2608 AVERY MEMPHIS, TN 38112 AS TRUSTEE. FOR THE PURPOSE OF SECURING THE PAYMENT AND INDEBTEDNESS EVIDENCED BY NOTES FULLY DESCRIBED IN SUCH TRUST DEED ; AND

WHEREAS, ALL OF THE NOTES DESCRIBED IN AND SECURED BY SAID TRUST DEED HAVE BEEN PAID IN FULL, AND THERE IS NOTHING DUE OR OWING ON SAID INDEBTEDNESS NOR UNDER THE TERMS AND PROVISIONS OF SAID TRUST DEED; AND

WHEREAS, SAID TRUST DEED ARE BRIEFLY DESCRIBED AS FOLLOWS, TO-WIT:

GRANTOR

DATE OF INSTRUMENT RECORDED BOOK 1131

PAGE 486

DESCRIPTION OF

PROPERTY

BUFORD T ARWOOD, JR AND WIFE, BETTY K ARWOOD

7/21/1999

ALL DESCRIBED IN SAID DEED OF TRUST.

NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES THE UNDERSIGNED CITY OF MEMPHIS CREDIT AS LEGAL OWNER AND HOLDER OF THE NOTES SECURED BY SAID TRUST DEED, ACKNOWLEDGES FULL PAYMENT AND SATISFACTION THEREOF, AND HEREBY RELEASES AND DISCHARGES THE LIEN OF SAID TRUST DEED, AND TO THIS END QUIT CLAIMS AND CONVEYS UNTO SAID GRANTORS____ ASSIGNS ALL ITS RIGHT, TITLE AND INTEREST IN AND TO THE REAL ESTATE DESCRIBED IN SAID TRUST DEED, TO WHICH REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

THE UNDERSIGNED, CITY OF MEMPHIS CREDIT UNION, COVENANTS WITH THE SAID GRANTORS THAT THEY THE LEGAL OWNERS AND HOLDERS OF THE NOTES DESCRIBED IN AND SECURED BY SAID TRUST DEED, AND THAT THEY HAVE THE LAWFUL RIGHT TO RELEASE AND DISCHARGE THE LIEN THEREOF.

IN WITNESS WHEREOF THE SAID CITY OF MEMPHIS CREDIT UNION HA HEREUNTO SET ITS HAND (OR CAUSED ITS CORPORATE NAME TO BE SIGNED HERETO BY AND THROUGH ITS PROPER OFFICERS DULY AUTHORIZED SO TO DO) THIS THE 1 DAY OF MARCH

> Record and Return to: Tri-State Title & Escrow, Inc. 5901 Shelby Oaks Dr. # 180 Memphis, TN 38134 901-372-6679

CITY OF MEMPHIS CREDIT UNION

Jkus CECILIA ATKINS, VICE-PRESIDENT

CORPORATE

STATE OF TENNESSEE.

BEFORE ME. CINDY LEE VICKERS , A NOTARY PUBLIC OF SAID STATE AND COUNTY AFORESAID FERSONALLY APPEARED CECILIA ATKINS , WITH WHOM I AM PERSONALLY AQUAINTED (OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE), AND WHO, UPON OATH, ACKNOWLEDGED HIMSELS (OR HERSELF) AS VICE-PRESIDENT AS VICE-PRESIDENT MEMPHIS, THIS THE

DO NOT WRITE BELOW THIS LINE-REGISTERS USE ONLY

DAY OF MARCH

20 06 3

COUNTY OF COUNTY min to the first of the My Commission Expires 160. 19, 2003

STATE MS.-DESOTO CO. FILLER

| 16 PM '00 MAR 7

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